APPLN. No. 10/083,249
AMDT. DATED SEPTMEBER 12, 2006
REPLY TO OFFICE ACTION OF APRIL 6, 2006

LISTING OF CLAIMS

The following claims replace all prior versions, and listings, of claims in the application:

- 1- 10. (CANCELED)
- 11. (CURRENTLY AMENDED) A method for processing transactions and merchant award program data, the method comprising:
 - transmitting a first signal from a merchant transceiver to a customer transceiver, wherein said first signal causes generation of operative power that enables the customer transceiver to transmit a second signal to the merchant transceiver;
 - communicating the second signal to a point-of-sale device, said second signal comprising customer identification data;
 - transmitting an authorization request from said point-of-sale device to a host transaction processing system, said authorization request comprising said customer identification data, a merchant identifier and transaction data;
 - determining, from said customer identification data, loyalty award program data that corresponds to said customer identification data, said merchant identifier, or a combination thereof; and
 - transmitting, from said host transaction processing system to said point-ofsale device, said loyalty award program data and a response to said authorization request.
 - wherein the loyalty award program data comprises a loyalty award amount
 that is redeemable with a merchant other than a merchant
 associated with the merchant identifier.
- 12. (CANCELED)
- 13. **(PREVIOUSLY PRESENTED)** The method of claim 11, wherein secondary authorization data is used to process transactions and redeem loyalty award program data.

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14. **(PREVIOUSLY PRESENTED)** The method of claim 13, wherein said secondary authorization data comprises a personal identification number manually entered at said point-of-sale device.

- 15. **(PREVIOUSLY PRESENTED)** The method of claim 13, wherein said secondary authorization data comprises biometric data.
- 16. **(PREVIOUSLY PRESENTED)** The method of claim 11, wherein said loyalty award program data is used as payment for a transaction that corresponds to said transaction data.
- 17. **(PREVIOUSLY PRESENTED)** The method of claim 11, wherein said loyalty award program data authorizes a user associated with the customer identification data to a discount on a product or service from a merchant.
- (PREVIOUSLY PRESENTED) The method of claim 17, wherein said product or service corresponds to said transaction data.
- 19. **(PREVIOUSLY PRESENTED)** The method of claim 11, wherein said loyalty award program data authorizes a user associated with the customer identification data to a free product or service from a merchant.
- (PREVIOUSLY PRESENTED) The method of claim 19, wherein said product or service corresponds to said transaction data.
- 21. **(CURRENTLY AMENDED)** A method for enrolling users in a transaction processing program, comprising:

transmitting transmitter identification data from a customer transponder to a point-of-sale device;

transmitting payment information to said point-of-sale device; associating said transmitter identification data with said payment information;

transmitting said associated transmitter identification data and said payment information to a host transaction processing system; and

enrolling a user associated with the customer transponder by storing enrollment data comprising said associated transmitter identification data and said payment information in said host transaction processing system.

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- 22. (PREVIOUSLY PRESENTED) The method of claim 21, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof.
- 23. (PREVIOUSLY PRESENTED) The method of claim 21, further comprising transmitting additional customer information to said host transaction processing system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.
- 24. **(CURRENTLY AMENDED)** A method for enrolling users in a transaction processing program, comprising:

transmitting transmitter identification data from a customer transponder to one of a plurality of point-of-sale devices;

transmitting payment information to said one of a plurality of point-of-sale devices;

transmitting said transmitter identification data and said payment information to a host transaction processing system;

assigning a unique customer identifier that corresponds to said transmitter identification data;

associating said unique customer identifier, said transmitter identification data and said payment information; and

enrolling a user associated with the customer transponder by storing enrollment data comprising said associated unique customer identifier, transmitter identification data and payment information in said host transaction processing system.

- 25. **(PREVIOUSLY PRESENTED)** The method of claim 24, wherein said payment information corresponds to a credit card, debit card, or bank account, or a combination thereof.
- 26. **(PREVIOUSLY PRESENTED)** The method of claim 24, further comprising transmitting additional customer information to said host transaction processing

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system, associating said additional customer information with said transmitter identification data and said payment information, and storing said associated additional customer information, transmitter identification data and said payment information.

27-49. (CANCELED)

- 50. (PREVIOUSLY PRESENTED) The method of claim 11 further comprising the step of determining loyalty award program data that corresponds to said merchant identifier.
- 51. (PREVIOUSLY PRESENTED) The method of claim 11 further comprising the step of determining loyalty award program data that corresponds to a combination of said customer identification data and said merchant identifier.